

The complaint

Ms M is unhappy that Barclays Bank PLC (Barclays) continued to question her about attempted payments from her account when she had confirmed them to be genuine and instructed them to be released.

What happened

In April 2024, Ms M attempted to make a payment of £4,300 to a business for work which had been completed on her land. As it was over her daily limit for transfers to a new payee, Barclays didn't allow her to send the payment. She then attempted to make a payment of £2,000 to the business but it was flagged for further checks by Barclays fraud detection system.

Ms M contacted Barclays but said that she wasn't happy with the level of questioning directed at her on the call. She said the conversation was insulting to her intelligence and she wasn't happy that it didn't accept her word that the payment was genuine. She explained that at the end of the call she was also assured the rest of the payment would go through without a problem but when she attempted to pay the remaining money owed, the fraud system flagged the payment again, resulting in her having to call Barclays back.

Ms M complained to Barclays. It apologised for the distress and inconvenience it had caused but explained its fraud detection system were there to protect its customers as well as the bank. Ms M wasn't happy with this so brought the complaint to us.

One of our investigators looked into what had happened. While she understood the frustration caused, she didn't think that Barclays had done anything wrong. Ms M disagreed, so the complaint was passed to me.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, my review of the evidence has led me to the same overall conclusions as the investigator previously set out and for much the same reasons.

I understand how strongly Ms M feels about this complaint. She has raised a number of points and although I may not mention every point raised, I've considered everything she has said but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this. It just reflects the informal nature of our service.

I can understand why Ms M is frustrated about what has happened. The delaying of payments is often frustrating for customers who are affected but banks have a duty to safeguard customer accounts and the system is in place to protect both customers and the bank from fraudulent activity. So, I don't think that Barclays have done anything wrong in delaying the payment while it undertook further investigation.

Ms M said that Barclays had gone too far in the line of questioning it undertook whilst on the calls, particularly the first call. I have listened to the calls and while I appreciate that the questions were robust in the first call, I can hear that the agent had concerns about where the money was going, so I think it was reasonable for her to ask for further clarification regarding the builders used. Despite the concerns, the agent did agree to release the funds at Ms M request but explained that if it did turn out to be a scam, Barclays would not be able to return the money to her. I think that this was the right thing to do in the circumstances.

Ms M also said that she was told that the remaining funds would be able to be sent without any further issues. However, on the call, the agent informed Ms M that a payment can be picked up at any time by the fraud detection system but reassured her that an agent would call her if that was to happen. The agent also offered to stay on the line while Ms M completed the second transfer, however Ms M said that she would do it that afternoon. I'm therefore unable to agree that there has been poor service provided.

My final decision

I do not uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 17 February 2025.

Sarah Green
Ombudsman